

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Jerry Lee Davis and Natta Davis

S.S. Nos.: xxx-xx-4433 and xxx-xx-9854

Mailing Address: 405 Evans Drive, Cameron, NC 28326-

Case No. 11-81992

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 21, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 30, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

(919) 847-9750

(919) 847-3439

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circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)

Date: 9/13/11

Lastname-SS#: Pate-5455

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS ON RETAINED COLLATERAL

Creditor Name	Sch D #	Arrearage Amount
N/A		

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Yamaha		\$1,300	5.25		\$25	2010 Yamaha Scooter

STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BB&T		\$25,091	5.25	\$187	\$476	2009 Nissan Maxima

ATTORNEY FEES (Unpaid part)	Amount
Law Offices of John T. Orcutt, P.C.	\$2,600

SECURED TAXES	Secured Amount
IRS Tax Liens	
Real Property Taxes on Retained Realty	

UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	
State Taxes	
Personal Property Taxes	
Alimony or Child Support Arrearage	

CO-SIGN PROTECT (Pay 100%)	Int. Rate	Payoff Amount
N/A		

GENERAL NON-PRIORITY UNSECURED	Amount to Pay*
DMI ~ None(\$0)	

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 577 /mo for 60 months, then

\$ N/A /mo for N/A months.**

Definitions

Sch D # = The number of the secured debt as listed on Schedule D.

Int. Rate = Interest Rate = Trustee's rate = Till rate.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = DMI x total no. of months of plan

** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.

Chap13_Plan_Debt_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

Please allow three waivers upon request*

CERTIFICATE OF SERVICE

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Hidden Lakes Homeowner's Assoc
c/o Anne Long
213 Lakeview Lane
Cameron, NC 28326

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Amelia & Rebecca Schneider
1356 Casa Park Circle
Winter Springs, FL 32708

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
4060 Ogletown/Stanton Road
Newark, DE 19713

Jay & Melissa Gomez
1499 Creekside Circle
Winter Springs, FL 32708

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America
Post Office Box 25118
Tampa, FL 33622-5158

Kenneth York
1493 Casa Park Circle
Winter Springs, FL 32708

Experian
P.O. Box 2002
Allen, TX 75013-2002

Central Florida Community Management
for Casa Park
266 Willshire Boulevard
Casselberry, FL 32707

Moore County Tax Collector
Post Office Box 457
Carthage, NC 28327-0457

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chelsea Park Homeowner's Association
c/o Vista Community Management
Post Office Box 162147
Altamonte Springs, FL 32716

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Christy Farquhar
1042 Chesterfield Circle
Winter Springs, FL 32708

Navy Federal Credit Union Mortg
Post Office Box 3326
Merrifield, VA 22119-3326

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Dyck O'Neal
Post Office Box 13370
Arlington, TX 76094-0370

Navy Federal Credit Union
Post Office Box 3500
Merrifield, VA 22119-3500

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Dyck-O'Neal, Inc.
15301 Spectrum Drive
Suite 450
Addison, TX 75001-6436

Navy Federal Credit Union
Bankruptcy Dept/Attn: Managing Ag
PO Box 3000
Merrifield, VA 22119-3000

Navy Federal Credit Union
Bankruptcy Department
PO Box 3000
Merrifield, VA 22119-3000

Wells Fargo Bank, N.A.
2701 Wells Fargo Way
X9901-L1R
Minneapolis, MN 55467

Navy Federal Credit Union
One Security Place
Merrifield, VA 22119-0001

Wells Fargo Bank, NA
Post Office Box 4233
Portland, OR 97208-4233

Navy Federal Credit Union Mortgage
Attn: Managing Agent
Post Office Box 3326
Merrifield, VA 22119-3326

Wells Fargo Home Equity
Attn: Managing Agent
Post Office Box 31557
Billings, MT 59107

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Wells Fargo Home Mortgage
Attn: Managing Agent
Post Office Box 10335
Des Moines, IA 50306

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Santander Consumer USA
Post Office Box 25120
Lehigh Valley, PA 18002-5120

Santander Consumer USA**
Bankruptcy Dept/Attn: Managing Agt
Post Office Box 560284
Dallas, TX 75356-0284

Seminole County Tax Office
1101 East First Street
Sanford, FL 32771-1468

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858